

**CLAIMS**

1. A method for communicating in relation to providing financing services, comprising:

5 providing definitions for a plurality of types of information packets, each information packet including at least one variable;

defining a purpose for communication between devices in a financing services network;

determining a set of information packets that are to be used to structure the content of a message sent between the devices based on the defined purpose;

10 defining a value for at least one variable for at least one information packet in the set of information packets; and

sending the message including the set of information packets and the defined value for the at least one variable.

15 2. The method of claim 1, wherein the step of providing definitions for a plurality of types of information packets comprises:

providing information packet definitions to support a plurality of different communication purposes.

20 3. The method of claim 2, wherein the plurality of different communication purposes includes at least one of a loan application transaction, a factoring transaction, a trade credit transaction, a leasing transaction, an escrow transaction, a credit insurance transaction, and a letter of credit transaction.

25 4. The method of claim 1, wherein the step of providing definitions for a plurality of types of information packets comprises:

30 providing a set of variables for each information packet, wherein the set of variables for each of the plurality of the information packets includes a plurality of variables.

5. The method of claim 1, wherein the step of providing definitions for a plurality of types of information packets comprises:  
providing a header information packet that is included in all messages.

6. The method of claim 1, wherein the step of providing definitions for a plurality of types of information packets comprises:  
providing definitions for information packets for at least one of a consumer or business address, asset information, a credit bureau report, consumer or business financial information, a credit reference, employment information, equipment information, and a list of alternate identification information for a consumer or business.

7. The method of claim 1, wherein the step of defining a purpose for communications comprises:  
defining a set of values that together define the purpose.

8. The method of claim 7, wherein the step of determining a set of information packets comprises:  
selecting a set of information packets that correspond to the set of values that define the purpose for communication.

9. The method of claim 1, wherein the step of defining a purpose for communication comprises:  
defining values for a plurality of levels in a hierarchy.

10. The method of claim 9, wherein the hierarchy includes levels for at least one of (i) an overall type of financing service to be accessed through the communication, (ii) a type of customer, (iii) type of asset financed, and (iv) credit products available.

11. The method of claim 9, wherein the step of determining a set of information packets comprises:

determining at least one transaction to be executed based on the values defined for the plurality of levels in the hierarchy, where at least one information packet is associated with the execution of the at least one transaction.

5           12.     The method of claim 11, wherein the step of determining at least one transaction comprises:

determining at least one operation that is associated with the at least one transaction to be executed, where the at least one transaction defines a unique set and/or sequence of operations, and at least one information packet is associated with each  
10    operation.

13.     The method of claim 11, wherein the step of determining the set of information packets comprises:

defining a set of information packets associated with an operation based on at  
15    least one of the values for one of the levels in the hierarchy and independent of the at least one transaction.

14.     The method of claim 9, wherein the step of defining values for a plurality of levels in a hierarchy comprises:

20       using input from a user to define the values.

15.     A method for communicating in relation to providing financing services, comprising:

providing definitions for a plurality of types of information packets, each  
25    information packet including at least one variable;

defining a plurality of values that indicate a purpose for communication between devices in a financing services network;

determining a subset of information packets from the plurality of information packets that are to be used to structure the content of a message sent between the devices  
30    based on the defined values indicating the purpose, the subset of information packets

including fewer than all of the plurality of information packets for which definitions are provided; and

structuring a message for transmission between the devices using the set of information packets.

5

16. The method of claim 15, wherein the step of determining a subset of information packets comprises:

selecting a set of information packets that corresponds to the values that define the purpose for communication.

10

17. The method of claim 15, wherein the step of defining a plurality of values that indicate a purpose for communication comprises:

defining values for a plurality of levels in a hierarchy.

15

18. The method of claim 17, wherein the hierarchy includes levels for at least one of (i) an overall type of financing service to be accessed through the communication, (ii) a type of customer accessing the financing service, (iii) a type of asset financed, and (iv) credit products available.

20

19. The method of claim 17, wherein the step of determining a subset of information packets comprises:

determining at least one transaction to be executed based on the values defined for the plurality of levels in the hierarchy, where at least one information packet is associated with the execution of the at least one transaction.

25

20. The method of claim 19, wherein the step of determining at least one Transaction comprises:

determining at least one operation that is associated with the at least one transaction to be executed, where the at least one transaction defines a unique set and/or sequence of operations, and at least one information packet is associated with each operation.

30

21. The method of claim 19, wherein the step of determining the subset of information packets comprises:

defining a set of information packets associated with an operation based on at  
5 least one of the values for one of the levels in the hierarchy and independent of the at least one transaction.

22. The method of claim 17, wherein the step of defining values for a plurality of levels in a hierarchy comprises:

10 using input from a user to define the values.

23. A system for accessing financing services within a network, comprising:  
a memory that stores definitions for a plurality of types of information packets,  
each information packet including at least one variable;

15 a user interface that receives input from a user defining a purpose for communication within the network; and

an Application Programming Interface (API) module that defines the purpose for communication based on the user input and selects a set of information packets that are used to structure a content of messages used for the communication.

20

24. The system of claim 23, wherein the information packets are arranged to support a plurality of different communication purposes.

25 The system of claim 23, wherein the API module supports a plurality of different communication purposes by using a unique set of information packets for each of the different communication purposes.

26. The system of claim 23, wherein the API module supports communication purposes that include at least one of a loan application transaction, a factoring  
30 transaction, a trade credit transaction, a leasing transaction, an escrow transaction, a credit insurance transaction, and a letter of credit transaction.

27. The system of claim 23, wherein a set of variables is provided for each information packet, and a set of variables for each of a plurality of the information packets includes a plurality of variables.

5

28. The system of claim 23, wherein the API module includes a header information packet in all messages.

29. The system of claim 23, wherein the information packets include at least one of a consumer or business address, asset information, a credit bureau report, consumer or business financial information, a credit reference, employment information, equipment information, and a list of alternate identification information for a consumer or business.

10

30. The system of claim 23, wherein the user inputs a plurality of values that together define the purpose for communication.

15

31. The system of claim 30, wherein the API module selects a set of information packets that corresponds to values that define the purpose for communication.

20

32. The system of claim 23, wherein the user defines values for a plurality of levels in a hierarchy to define the purpose for communication.

33. The system of claim 32, wherein the hierarchy includes levels for at least one of (i) an overall type of financing service to be accessed through the communication, (ii) a type of customer, (iii) type of asset financed, and (iv) credit products available.

25

34. The system of claim 32, wherein the API module determines at least one transaction to be executed based on the values defined for the plurality of levels in the

30

hierarchy, where at least one information packet is associated with the execution of the at least one transaction.

35. The system of claim 34, wherein the API module determines at least one  
5 operation that is associated with the at least one transaction to be executed, where the at least one Transaction defines a unique set and/or sequence of operations, and at least one information packet is associated with each operation.

36. The system of claim 34, wherein the API module defines a set of  
10 information packets associated with an operation based on at least one of the values for one of the levels in the hierarchy and independent of the at least one transaction.

37. The system of claim 23, wherein the system is an external computer  
system that communicates within the network, and the API module is adapted to  
15 accommodate a number of financial services that is greater than a number of financial services requested or provided by the external computer system.

38. The system of claim 23, wherein the API module is adapted to  
accommodate interactive communication between the network and at least one external  
20 computer system before a decision to accept or decline a requested financial service has been made.

39. A method of providing financing services, comprising:  
25 defining a plurality of values for levels in a communications interface hierarchy based on user input indicating a financing service to be accessed within a financing network, the communications interface hierarchy including a plurality of levels; and  
defining a set of information packets to be included in electronic messages related  
to the financing service based on the values for levels in the communications interface  
30 hierarchy.

40. The method of claim 39, wherein the step of defining a plurality of values comprises:

defining values for levels in a hierarchy for an Applications Programming Interface (API).

5

41. The method of claim 39, wherein the hierarchy includes a level for at least one of (i) an overall type of financing service, (ii) a type of customer, (iii) type of asset financed, (iv) credit products available, and (v) sets and/or sequences of Transactions to be performed, each Transaction being associated with a set of information packets.

10

42. The method of claim 39, wherein the hierarchy includes the levels of transactions, operations and information packets and at least one upper level above the transactions, operations and information packets levels.

15

43. The method of claim 42, wherein each item in the transactions level defines a unique set or sequence of operations level items, and at least one information packet is associated with each operations level item.

20

44. The method of claim 43, wherein at least one information packet level is dependent on a value in the upper level of the hierarchy.

45. The method of claim 39, further comprising:  
sending or receiving messages that include a plurality of information packets.

25

46. A computer system that performs the method of claim 39.

47. A computer readable storage medium including instructions which, when executed, cause a data processing system to perform the method of claim 39.

30

48. A computer readable storage medium including instructions which, when executed, cause a data processing system to determine a structural content of messages



sent between a financial fulfillment network and a remote computer system, the structural content of the messages being determined based on one of a plurality of different financial services supported by an Application Programming Interface (API) that includes a plurality of information packets, and the messages being used to provide a  
5 financial service.

49. A method for handling communications related to financing services, comprising:

receiving a communication from at least one computer system external to a  
10 financial fulfillment network, the communication being structured based on an Application Programming Interface that is common to all communication between the financial fulfillment network and external computer systems; and

sending a communication to at least one computer system external to the financial fulfillment network that is structured based on the Application Programming Interface.

15